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A	B	C	D	E	Grade Level	Check if student is a Program Concentrator*	Standard 1.0	Standard 2.0			Standards
	Social Security Number (Provide Social Security Numbers for Program Concentrators* Only)	Student Name (List students, last name first, by grade level, beginning with 12th grade.)					1.1 Interpret factors affecting income				
							1.2 Analyze employer benefits packages				
							1.3 Demonstrate an understanding of inflation and its effect on purchasing power				
							1.4 Examine the components of paying taxes				
							1.5 Analyze the costs and benefits of paying taxes				
							2.1 Apply a decision making process to personal financial choices				
							2.2 Design a current personal financial plan				
							2.3 Create a realistic household budget that includes short term and long term components				
							2.4 Understand banking procedures and services				
							2.5 Analyze personal risk management (insurance)				
							Sub-Total of Competencies				
1										Students	1
2											2
3											3
4											4
							3.1 Demonstrate knowledge of basic principles of consumer finance				

Incumbent is defined as a student who has completed a minimum of 3 units (credits) in a sequential and focused vocational program of study and one additional vocational program of study.

Standard 3.0	Standard 4.0	Standard 5.0	Standard 6.0	Standard 7.0
3.2 Demonstrate awareness of consumer protection and information				
3.3 Analyze consumer debt management				
3.4 Examine various forms of credit payment				
3.5 Compare/contrast various types of loans				
	4.1 Identify reasons for saving and investing			
	4.2 Evaluate methods of saving			
	4.3 Evaluate methods of investing			
	4.4 Appraise other aspects of saving and investing			
	4.5 Identify regulatory agencies and their functions			
	5.1 Identify the characteristics of a credit card			
	5.2 Explain responsible actions of obtaining a credit card			
	6.1 Investigate investment fraud and its warning signs			
	6.2 Examine how government regulators work to stop investment fraud and help victims			
	7.1 Explain the need to save and invest			
	7.2 Define the following terms: saving, investing, financial needs, and financial goals			
	7.3 Identify types of financial needs			
	7.4 Discuss ways individuals meet financial needs			
	7.5 Discuss the importance of setting financial goals to meeting financial needs			
	7.6 Explain the concept of using money to make money			

Standard 10.0

10.5 Describe the nature of mutual funds	
10.6 Describe sources of securities information	
10.7 Read/interpret securities tables	
10.8 Explain information that can be obtained from financial statements	
10.9 Describe information that can be obtained from annual reports	
10.10 Explain causes of stock price fluctuations	
10.11 Explain factors to consider when selecting investments	
10.12 Explain fundamental analysis used in making investment decisions	
10.13 Interpret financial ratios significant to investors	
10.14 Assess securities' fundamentals	
10.15 Explain strategies for selecting investments	
10.16 Choose investments based on fundamental analysis	
10.17 Describe how securities are traded	
10.18 Discuss the nature of market timing	
10.19 Discuss legal and ethical considerations in buying and selling securities	
11.1 Describe employment opportunities in financial services	
11.2 Identify industries that employ financial-services professionals	
11.3 Discuss trends in financial-services industries	
11.4 Describe the nature of occupations in financial-services industries	

Number of Competencies for Course: (check for appropriate credit) 58 for 1 cr. 62 for 2-3 cr.

Standard 11.0		Standard 12.0		F	G	H	I
Students	Competencies	Students	Competencies	Total Course Competencies per Student	Number of Competencies Mastered	Percentage of Competencies Mastered	Students
1	11.5 Explain traits and skills needed for success in financial-services careers	1	12.1 Demonstrate a knowledge of DECA				
2	11.6 Describe potential earning of financial-services professionals	2	12.2 Utilize critical thinking in decision-making situations				
3	11.7 Discuss the outlook for employment in financial services industries	3	12.3 Identify and develop personal characteristics needed in leadership situations				
4	Sub-Total of Competencies	4	Sub-Total of Competencies				

